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In this doctor's thesis Professor Woodbury has given an analysis of the incidence of the burden of insurance against accidents, sickness, and so forth, and has drawn some conclusions of interest to students of the subject. Because of the more complete data available, the discussion is based almost entirely on German experience.

In the review of the evidence as to whether the employer bears the cost of social insurance or whether he is able to shift it to the wage-earner in the form of reduced wages, the conclusion is reached that the dividends paid by the industries affected have continued to be reasonable during the period of steadily increasing assessments on these industries and that their competitive ability in foreign markets has not been impaired. There has not been any reduction in wages which can be traced to insurance burdens, in fact wages have risen generally during the life of the insurance acts. The addition to costs due to insurance charges has been absorbed in a variety of ways, such as improvements in technique, increase in wholesale prices, savings in raw materials, and so forth. Naturally, the larger establishments have greater opportunities for adopting such economies than the smaller ones and the well known tendency for industrial plants to increase in size has aided the efforts in this direction. As a rule, the insurance charges seem to average about 1 to 2 per cent of the total cost of production and in some industries the percentage of total cost is negligible. Since the enactment of the accident insurance law, there has been a consistent and continued decrease in the rate of serious accidents and this has aided in decreasing the insurance costs.

Much of the ground covered by the writer is familiar to students of the subject, but the argument is well developed and the volume will prove of value in the task of introducing legislation on social insurance in this country.

H. J. HARRIS.

*Negligence and compensation cases annotated, with pleadings and forms.* Vol. 15. (Chicago: Callaghan. 1918. Pp. xlv, 1128.)

## Pauperism, Charities, and Relief Measures

### NEW BOOKS

BARNES, H. E. *A history of the penal, reformatory and correctional institutions of the state of New Jersey. Analytical and documentary.* (Trenton, N. J.: MacCrellish & Quigley. 1918. Pp. 654.)

DEFERT, L. *Administration et liquidation des sociétés de secours mutuels.* (Paris: Giard & Brière. 1918. 2 fr.)

FELT, D. E. *Organized charities and social welfare work. From the viewpoint of an employer.* (Chicago: Felt & Tarrant Mfg. Co., 1713 N. Paulinn St. 1918.)

MCCLENAHAN, B. A. *The Iowa plan for the combination of public and private relief.* University of Iowa monographs. Studies in the

social sciences, vol. V, no. 3. (Iowa City: The University. 1918. Pp. 73.)

In every state the granting of public relief in the sparsely settled communities or the small towns has become a problem of considerable importance. In most localities the work is done very unsatisfactorily, largely because of the political control of the departments of poor relief and the utter absence of modern standards of social work. In a number of states serious efforts have been made to meet this trying situation, and in Iowa an experiment of some years' standing has obtained good results. The so-called "Iowa plan" consists of a combination of public and private agencies, that is, of the county or the city relief department with the local charity organization society or kindred organization. Funds are provided from both sources, although most of them are appropriated by the public agencies. The system has been tried in a number of the leading towns and counties with such results as the following: the practical elimination of politics in the appointment of trained workers; careful investigation of applicants for relief; constructive work with families; better care of dependent and delinquent children; improvement in administration of mothers' pension law; reduction in cost of material relief; and increase in many forms of useful social service.

The plan, however, involves a number of dangers. There is a possibility of the development of dictatorial policies and of making the economy issue a dominant one. Furthermore, it may result in lessening the sense of public responsibility. Nevertheless, the gains that have been made are unmistakable and the personnel of the workers is almost certain to consist of a much higher type than formerly. Hopeful results should, therefore, be expected. It is believed that the plan represents a distinct contribution to method in the field of applied philanthropy.

GEORGE B. MANGOLD.

### Socialism and Co-operative Enterprises

*Le Socialisme contre l'Etat.* By EMILE VANDERVELDE. (Paris: Berger-Levrault. 1918. Pp. lvi, 174. 3 fr.)

The essential parts of this book were written before the war. The author is one of many socialists who had already taken alarm at the growth of state powers. As a student and even more as a responsible politician of long experience he had noted the alliance between capitalism and governments. This in his view is *l'Etatisme*, but in no sense is it socialism. He lays great stress on the technical and fiscal reasons for this dangerous enlargement of state activity. All this he sets down as sharply opposed to the real claims of the working class.

For years states have taken over monopolies because the money